

**Information to identify the case:**

Debtor 1	<u>Alfred J. Ferraro</u>	Social Security number or ITIN	xxx-xx-7584
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kristin E. Ferraro</u>	Social Security number or ITIN	xxx-xx-4037
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-21105-GLT			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Alfred J. Ferraro

Kristin E. Ferraro  
aka Kristen E. Ferraro

9/13/22

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Alfred J. Ferraro  
Kristin E. Ferraro  
Debtors

Case No. 16-21105-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 13, 2022

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Alfred J. Ferraro, Kristin E. Ferraro, 305 St Mary's Road, Latrobe, PA 15650-1324
cr	+ DEUTSCHE BANK NATIONAL TRUST COMPANY, 14841 DALLAS PKWY SUITE 425, DALLAS, TX 75254-8067
cr	+ Deutsche Bank National Trust Company, PO Box 9013, Addison, TX 75001-9013
cr	+ Deutsche Bank National Trust Company, 14841 Dallas Parkway, Suite 425, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
14202248	+ Greater Latrobe Teacher's Credit Union, 113 East Main Street, New Alexandria, PA 15670-3116
14202253	+ Veripro Solutions, Inc., P.O. Box 3572, Coppell, TX 75019-5538

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 14 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 14 2022 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 14 2022 03:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 14 2022 00:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 14 2022 00:10:00	DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	EDI: RECOVERYCORP.COM	Sep 14 2022 03:58:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Sep 14 2022 00:10:00	Specialized Loan Servicing, LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ EDI: WFHOME	Sep 14 2022 03:58:00	Wells Fargo Bank, N.A./Wells Fargo Home Mortgage, MAC X7801-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
14227058	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 14 2022 00:10:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14226479	EDI: CAPITALONE.COM	Sep 14 2022 03:58:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14202243	+ EDI: CAPITALONE.COM	Sep 14 2022 03:58:00	Capital One Bank, N.A., Attn: Bankruptcy, P.O.

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			Box 30285, Salt Lake City, UT 84130-0285
14202245	+ EDI: CITICORP.COM	Sep 14 2022 03:58:00	Citibank / Sears, Citicorp Credit Services/Centralized Ban, Po Box 790040, Saint Louis, MO 63179-0040
14202244	+ EDI: CITICORP.COM	Sep 14 2022 03:58:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14202246	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 14 2022 00:10:00	Citizen's Bank Auto Finance, Attn: Bankruptcy, 443 Jefferson Boulevard MS RJW-135, Warwick, RI 02886-1321
14271503	+ EDI: WFHOME	Sep 14 2022 03:58:00	DEUTSCHE BANK NATIONAL TRUST COMPANY, ET AL, WELLS FARGO BANK, N.A., DEFAULT DOCUMENT PROCESSING, N9286-01Y, 1000 BLUE GENTIAN ROAD, EAGAN, MN 55121-1663
14202247	+ EDI: WFHOME	Sep 14 2022 03:58:00	Deutsche Bank National Trust Company, as, Trustee for HSI Asset Securitization Corp, c/o Wells Fargo Bank, N.A., 3476 Stateview Boulevard, Fort Mill, SC 29715-7203
14236488	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 14 2022 00:11:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14207378	EDI: RECOVERYCORP.COM	Sep 14 2022 03:58:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14969675	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 14 2022 00:10:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14202250	+ EDI: RMSC.COM	Sep 14 2022 03:58:00	Synchrony Bank/Amazon, Attn: Bankruptcy, P.O. Box 103104, Roswell, GA 30076-9104
14202251	+ EDI: RMSC.COM	Sep 14 2022 03:58:00	Synchrony Bank/Lowes, Attn: Bankruptcy, P.O. Box 103104, Roswell, GA 30076-9104
14202252	+ EDI: RMSC.COM	Sep 14 2022 03:58:00	Synchrony Bank/Walmart, Attn: Bankruptcy, P.O. Box 103104, Roswell, GA 30076-9104
14202254	+ Email/Text: bankrupt-adjdept@wesbanco.com	Sep 14 2022 00:11:00	Wesbanco Bank, Inc., 1 Bank Plaza, Wheeling, WV 26003-3565
TOTAL: 23			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, As Trustee F
cr		Deutsche Bank National Trust Company, as Trustee E
14202249		Northwest Consumer Discount Company
cr	*+	DEUTSCHE BANK NATIONAL TRUST COMPANY, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	DEUTSCHE BANK NATIONAL TRUST COMPANY, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	*+	Deutsche Bank National Trust Company, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	Deutsche Bank National Trust Company, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	Deutsche Bank National Trust Company, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067
cr	*+	WesBanco Bank Inc, 1 Bank Plaza, Wheeling, WV 26003-3565

TOTAL: 3 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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User: auto

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**belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 15, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Deutsche Bank National Trust Company as Trustee Et Al... bnicholas@kmlawgroup.com
Jeffrey S. Golembiewski	on behalf of Plaintiff Alfred J. Ferraro jgolembiewski@yahoo.com denisegole@yahoo.com
Jeffrey S. Golembiewski	on behalf of Plaintiff Kristin E Ferraro jgolembiewski@yahoo.com denisegole@yahoo.com
Jerome B. Blank	on behalf of Creditor Deutsche Bank National Trust Company As Trustee For etal pawb@fedphe.com
Justin P. Schantz	on behalf of Debtor Alfred J. Ferraro jschantz@my-lawyers.us colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;skerr@my-lawyers.us;rjuliano@my-lawyers.us
Justin P. Schantz	on behalf of Joint Debtor Kristin E. Ferraro jschantz@my-lawyers.us colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;skerr@my-lawyers.us;rjuliano@my-lawyers.us
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY pawb@fedphe.com
Thomas Song	on behalf of Creditor Deutsche Bank National Trust Company As Trustee For etal pawb@fedphe.com
TOTAL: 12	